

**VALLEY COMMERCE BANCORP**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3139424	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$341	\$366	7.2%		
Loans	\$241	\$230	-4.6%		
Construction & development	\$23	\$20	-15.0%		
Closed-end 1-4 family residential	\$13	\$10	-19.7%		
Home equity	\$4	\$4	1.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-41.4%		
Commercial & Industrial	\$40	\$29	-26.4%		
Commercial real estate	\$143	\$143	-0.3%		
Unused commitments	\$30	\$32	6.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$14	\$19	36.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$37	\$38	2.4%		
Cash & balances due	\$33	\$60	85.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$300	\$320	6.9%		
Deposits	\$294	\$316	7.3%		
Total other borrowings	\$3	\$1	-61.0%		
FHLB advances	\$3	\$1	-61.0%		
Equity					
Equity capital at quarter end	\$42	\$45	9.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.0%	13.1%	--		
Tier 1 risk based capital ratio	16.1%	17.6%	--		
Total risk based capital ratio	17.4%	18.9%	--		
Return on equity <sup>1</sup>	8.2%	7.9%	--		
Return on assets <sup>1</sup>	1.0%	1.0%	--		
Net interest margin <sup>1</sup>	4.6%	4.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	98.2%	96.9%	--		
Loss provision to net charge-offs (qtr)	-25000.0%	65.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	3.9%	9.2%	0.0%	1.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	4.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.9%	0.3%	0.0%	0.0%	--
Commercial real estate	3.6%	2.0%	0.0%	0.0%	--
Total loans	2.8%	2.5%	0.0%	0.2%	--